

# MTRS

## School Business Administrator Training

### AGENDA

- 8:30 – 9:00 a.m.      **Registration**  
Coffee, tea and pastries
- 9:00 – 9:05 a.m.      **Welcome**
- 9:05 – 9:30 a.m.      **Part 1: MyTRS**
- 9:30 – 10:30 a.m.      **Part 2: Preparing for success: BERT 2.1**
- 10:30 – 10:40 a.m.      **Break**
- 10:40 a.m. – noon      **Part 3: Timely updates**
- Rehiring retirees
  - The recent "Pension Reform Act"
  - The Special Commission and possible additional reforms

### Q&A

### FALL 2009

#### **Worcester**

Tuesday, September 29

#### **Devens**

Thursday, October 1

#### **Wakefield**

Tuesday, October 6

#### **Falmouth**

Thursday, October 8

#### **Cambridge**

Friday, October 9

#### **Holyoke**

Tuesday, October 13

#### **Taunton**

Thursday, October 15

#### **Cambridge**

Friday, October 16

### MTRS PRESENTERS AND STAFF

Mary Ellen Bernier, Contractor, Employer Services  
Mary Lynn Chu, Service Representative, Employer Services  
Christine Connell, Service Representative, Employer Services  
Lachelle Drayton, Service Representative, Employer Services  
Robert George, Employer Services Supervisor, Employer Services  
Erika Glaster, Deputy Executive Director  
David Harbison, Senior Service Representative, Employer Services  
Kathleen Kreatz, Service Representative, Employer Services  
Shirley Kwan, Senior Account Analyst, Employer Services  
Cam Luu, Senior Account Analyst, Employer Services  
Sean Neilon, Assistant Executive Director  
Thomas O'Connell, Service Representative, Employer Services  
David Percoco, Service Representative, Employer Services  
Richard Probert, Director, Employer Services  
James Salvie, General Counsel  
Joan Schloss, Executive Director

## Members of the Board

Jeff Wulfson  
Chairman, Designee of the  
Commissioner of Elementary  
and Secondary Education

Timothy P. Cahill  
State Treasurer

A. Joseph DeNucci  
State Auditor

John A. M. Dow, Jr.

Karen A. Mitchell

Linda M. Ruberto

Ellen T. Hargraves

## Executive Director

Joan Schloss

## Deputy Executive Director

Erika M. Glaster

## Assistant Executive Director

Sean P. Neilon

## Main Office

One Charles Park  
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Phone 617-679-MTRS (6877)  
Fax 617-679-1661

## Western Regional Office

101 State Street, Suite 210  
Springfield, MA 01103-2066  
Phone 413-784-1711  
Fax 413-784-1707

## Online

[mass.gov/mtrs](http://mass.gov/mtrs)

*It is better to know some of the questions than all of the answers.*

James Thurber


# MTRS School Business Administrator Training

## PROGRAM GUIDE

- 3 MyTRS
- 5 Preparing for success: BERT 2.1
- 12 Timely updates
- 20 Contacting us



This program guide was written by the staff of the MTRS and prepared exclusively for use by representatives of the Massachusetts Teachers' Retirement System's employer units in conjunction with the seminar entitled *MTRS School Business Administrator Training*. It is not intended as a substitute for the Massachusetts General Laws nor will its interpretation prevail should a conflict arise between the contents of this booklet and M.G.L. c. 32. Finally, rules governing retirement and reporting requirements are subject to change periodically either by statute of the Massachusetts Legislature or by regulation of the MTRS.




Part 1: MyTRS 4

## Introduction to MyTRS

- **MyTRS:** A new, comprehensive, web-based application now in development
- Significant benefits for everyone...
  - For **employers:** Greater convenience
  - For **members:** Self-service and access to information and automated creditable service
  - For the **MTRS:** Improved accuracy and efficiency
- MyTRS will be introduced—and training provided—in a phased rollout starting in spring 2010
- MyTRS compatible with Firefox 3.5.3 and Microsoft Internet Explorer 7.0 or higher

## Part 1: MyTRS



Part 1: MyTRS 5

## MyTRS features for employers

- The **first** rollout phase of MyTRS...
  - Secure employer self-service with usernames and passwords
  - Integrated new hire registration
  - Access to registered employees' contribution rates
  - The ability to manage employees' retirement eligibility, leave and termination
  - Direct deposit and ACH payment options
  - Online deduction reporting with real-time error reports and data correction



Part 1: MyTRS 6

## MyTRS features for employers

Continued


- The **second** rollout phase of MyTRS...
  - Online refund and retirement applications ("Part 2" sections for employers)
  - Ability to allow members to pay for eligible service purchases through payroll-deducted installments
- Before each rollout, employer focus groups will be held to evaluate training materials



Part 1: MyTRS 7

## Employer role

- Though MyTRS will introduce new processes and efficiencies, your role will be the **same** as it is today:
  - Determine MTRS membership eligibility
  - Register your employees online
  - Track enrollment
  - Report monthly retirement deductions
  - Inform the MTRS of changes in employment status
  - Provide service verification
  - Coordinate insurance payments for retirees



Part 1: MyTRS 8

## Effect on reporting

- The MTRS report file layout structure will **NOT** change
- Districts will be required to submit monthly payments and deduction reports via the Internet
- The MTRS will require the **elimination of aggregate records** in reports
- MyTRS will subject deduction reports to more stringent data accuracy validations

Part 2: Preparing for success: BERT 2.1 10

## What is BERT?

- **B**asic **E**lectronic **R**eporting **T**ool
- Runs on Microsoft Access or Access Runtime
- **Not** Mac compatible
- Same application, new version
- All of the same screens as BERT 2.0
- **BERT 2.1** and the **BERT 2.1 User's Manual** (HTML format) are available for download on the MTRS website

## Part 2: Preparing for success: BERT 2.1

- BERT requires that you have MS Access 2000, 2003 or 2007.
- BERT can be downloaded from [mass.gov/mtrs](http://mass.gov/mtrs) > **Employers > Payroll reporting > Basic Electronic Reporting Tool (BERT)**.
- We strongly encourage ALL districts to use BERT, as it is an easy-to-use retirement deduction reporting tool that requires less data entry, features user-friendly input screens and is fully compliant with our employer reporting requirements.

Part 2: Preparing for success: BERT 2.1 11

## BERT 2.1 User's Guide features

- Part 6 of the online BERT User's Guide includes three quick reference resources designed to make using BERT easier for you...
  - **6.1 Ten steps to BERT success:** a one-page tip sheet that walks you through the steps to load a file in BERT
  - **6.2 BERT 2.1 error messages, definitions and what to do:** an at-a-glance list of BERT error messages, what they mean and what to do to fix them
  - **6.3 Tips for using Microsoft Excel to view and analyze your BERT data:** helpful tips for using Microsoft Excel to analyze your data
- For easy access, "bookmark" these or save them as "favorites" in your browser

- The BERT User's Guide is a clear, comprehensive and illustrated guide to installing and using BERT. The Guide is posted on our website in HTML version format.

Part 2: Preparing for success: BERT 2.1 12

## What does BERT do?

- BERT can be used to:
  - Test any existing MTRS formatted file
  - Build a report from scratch
  - Import any test file in the MTRS file format to serve as the starting point for a new report
- All districts can use BERT 2.1 to:
  - **Detect and resolve variances** between the report total and payment total **before** submitting the report to the MTRS
  - **Export an error report** to detect and correct errors in the MTRS file **before** mailing the disk or CD
  - **Export report data** to MS Excel where it can be viewed and analyzed (optional)

- BERT 2.1 also includes the **mailing list export** feature that allows you to easily export your employees' names and addresses for a convenient mailing list.





Part 2: Preparing for success: BERT 2.1 13

## Why BERT 2.1?

- BERT 2.1 was designed to expand on improvements in the previous release, and to help prepare for the transition to MyTRS
- The BERT 2.1 error test is similar to what you will encounter in the new MyTRS system (scheduled for release in spring 2010)
- Some of the new validations:
  - Earnings-to-salary verification
  - 2% deduction calculation
  - FTE% of less than 50% may affect employee eligibility for MTRS membership
  - Adjustment record detected
  - Negative eligible earnings detected outside of adjustment record



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## Why BERT 2.1?

Continued

- Fewer redundant error messages
- New File Changes screen format
- Global Delete Blank Records feature
- BERT will now export all records in uppercase
- Expanded error report capacity (cannot overload)



Part 2: Preparing for success: BERT 2.1 15

## Lessons learned in BERT 2.0

- **Position codes**
  - KINDER Kindergarten teacher
  - ADJUST School Adjustment Counselor
  - SOCIAL School Social Worker
  - COLDIR Collaborative school Director
  - LEADER Charter School Leader
  - SPEECH Speech and Language Therapist/Pathologist
- **Contract Term**
  - 'HR' Hourly rate
- **Pay Frequencies**
  - 6, 23, 25, 37 and 38

Part 2: Preparing for success: BERT 2.1 16

BERT 2.1 error messages

### Deduction to earnings

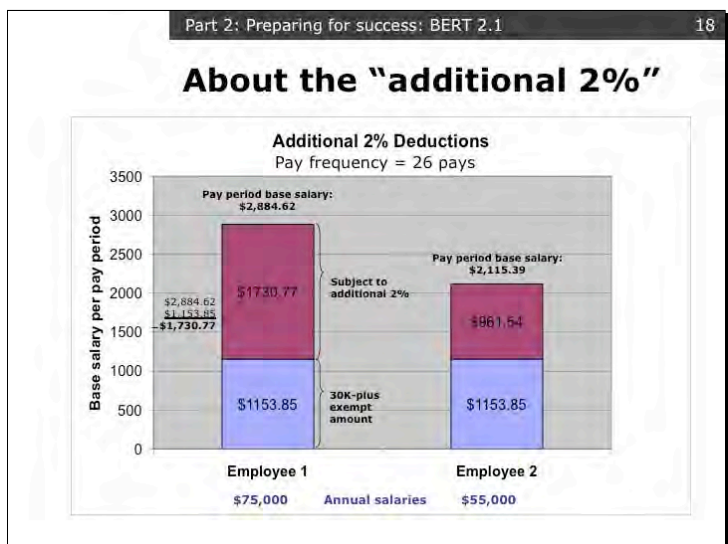
- A "Deduction does not match eligible earnings" error can be caused by:
  - Ineligible earnings reported as eligible
  - Eligible earnings missing from eligible fields
  - Deductions being taken from ineligible earnings
  - Deductions being omitted from eligible earnings
  - These issues are generally caused by payroll code setup or user mistakes
  - An erroneous rate code

Part 2: Preparing for success: BERT 2.1 17

BERT 2.1 error messages

### Base earnings to salary

- A "Base earnings do not match salary" error can be caused by:
  - Previous annual salary
  - Incorrect base earnings input
  - Other pay included with base earnings
  - Salary not set to the full-time (full-year) equivalent
  - Full time percentage is inaccurate
  - Payouts and docked pay
  - Incorrect pay frequency
  - Hourly employee or coach not reported as 'HR' or 'COACH'



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## The 30-plus formula (additional 2%)

Here are some sample 30-plus exempt amounts:

**Weekly**

52 pays (12 months or LS)	\$576.92
42 pays (10 months)	\$714.29

**Bi-weekly**

26 pays (12 months or LS)	\$1,153.85
22 pays (10 months)	\$1,363.64
21 pays (10 months)	\$1,428.57

**Semi-monthly**

24 pays (12 months or LS)	\$1,250.00
20 pays (10 months)	\$1,500.00

Part 2: Preparing for success: BERT 2.1 20

## The 30-plus formula (additional 2%)

**First, determine the basis...**

Eligible earnings
- Exempt amount*
<hr/>
2% calculation basis

**Second, calculate the deduction...**

2% calculation basis x 2% = 30-plus deduction

\* The 30-plus exempt amount is the portion of earnings that does **not** require a 2% deduction. This amount is equal to \$30,000/number of pays in the yearly schedule.

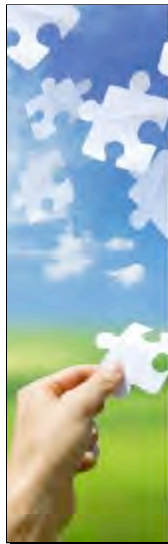
Part 2: Preparing for success: BERT 2.1 21

BERT 2.1 error messages

## The 2% calculation

- A **2% calculation** error can be caused by:
  - Incorrect pay frequency
  - Pay issued to coaches that does not have 2% **on all earnings**
  - Pay issued to employees on off-weeks or outside the pay schedule that does not have 2% **on all earnings**
  - Payroll software code setting error
  - Software fault for balloon payments
  - Full time percentage is inaccurate
  - Salary not set to the full-time equivalent



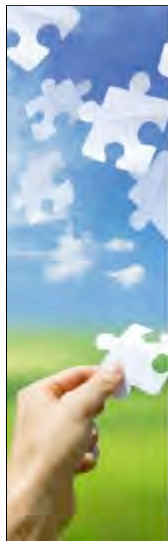


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BERT 2.1 error messages

### 2% Missing or taken in error

- A 2% deduction taken/missing error can be caused by:
  - Mistake setting up an employee in payroll
  - Salary not set to the full-time equivalent
  - Erroneous full-time percentage
  - Erroneous rate code
  - Pay issued to coaches with no 2% taken
  - Pay issued to employees on off-weeks or outside the pay schedule with no 2% taken



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BERT 2.1 error messages

### Errors involving annual pay schedule data

- The pay frequency, pay duration and contract term data enable the MTRS to track an employee's pay schedule
- Common problems include:
  - Simple keying errors
  - Pro-rated pay frequency value
  - 10-month employees reported as 12-month employees (contract term)
  - Lump-sum payment reported with a pay duration of "10"
  - Hourly employee or coach not being reported correctly



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### Adjustment records

- It is important to separate adjustments from normal records to show that a correction has been made
- Allow you to make corrections to prior periods
- Can be added to BERT as a separate record type
- Always flagged by BERT even when reported correctly



Part 2: Preparing for success: BERT 2.1

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## Using BERT (continued)

- Edit record page...

**MTRS - BERT 2.1**  
**Edit record page**

Record Type:  Pay Date (MM/DD/YYYY):  Payroll Month (YYYYMM):  Name (Last, First MI):  SSN:  Dateof:

**Earnings Data**

Basic Earnings	<input type="text" value="0.00"/>
Coverage Earnings	<input type="text" value="0.00"/>
Public Earnings	<input type="text" value="0.00"/>
Longevity Earnings	<input type="text" value="0.00"/>
Interest Earnings	<input type="text" value="1,000.00"/>
Pension Earnings	<input type="text" value="0.00"/>
Indigible Earnings	<input type="text" value="0.00"/>

**Deduction Data**

Member Paid	<input type="text" value="0.00"/>
Regular Deductions	<input type="text" value="0.00"/>
2% Deductions	<input type="text" value="0.00"/>
Residual Deductions	<input type="text" value="0.00"/>

**Contract Data**


Full Annual Salary:  Contract Term:  (Number of months required to work per year)  
Advances PIS:  Pay Frequency:  (Number of pay dates in yearly pay schedule)  
Position Code:  Pay Duration:  (Number of months in which employee is paid)

**Address Information**

City:  State:  Zip:  County:

Save and Validate    Delete    Close Without Validation

## BERT 2.1 A demonstration




Part 3  
**Timely updates**

**Rehiring retirees**

The recent "Pension Reform Act"

The Special Commission and possible additional reforms

### Part 3: Timely updates




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Rehiring retirees  
**Overview** (M.G.L. c. 32, §91)

- Three types of restrictions: service, earnings and separation-from-service
- Applies to any Massachusetts public sector employment (the Commonwealth and its political subdivisions: cities, towns, authorities, districts, etc.)
- Applies to retirees classified as "consultants" or "independent contractors" and "leased employees"

- These limitations apply to post-retirement employment with a Massachusetts public employer. In other words, if the retiree renders service to a Massachusetts city, town, county or the Commonwealth, the limitations will apply.
- The work that the rehired retiree performs does not necessarily have to meet the requirements for membership in a Massachusetts contributory retirement system; these limitations apply if the rehired retiree receives *any* check issued by a public employer in Massachusetts, including work as a consultant.



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Rehiring retirees  
**The restrictions**

- **Separation requirement, if rehired by same employer from which retired:** 60-day period of separation from service required; waived if member retired at age 65 or at 80% maximum benefit
- **Service limit:** Cannot exceed **960 hours** in a calendar year
- **Earnings limit:** Post-retirement earnings cannot exceed the difference between the current salary of the position from which the member retired, and the amount of his or her annual pension



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Rehiring retirees

### An example of earnings restrictions

Mary Educator retired two years ago from a position that paid \$75,000 per year

<b>Current</b> annual salary for Mary's former position*	\$80,000
– Mary's annual MTRS pension	– \$50,000
<b>Mary's 2009 allowable earnings</b>	<b>\$30,000</b>

\* "Salary" includes earnings such as regular longevity, coaching and contracted stipends. It does not include annuity/insurance premiums or other fringe benefits.

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Rehiring retirees

### The exception: "critical shortage"

In the event of an ESE-approved "critical shortage," the rules are different:

- RetirementPlus retirees must wait two years to be eligible
- School district must apply to the ESE to obtain a one-year "waiver" for a specific position; district must re-apply after one-year [ESE Regulation 603 CMR 7.03 (2)(b)]
- If above are met, the MTRS retiree may work without earnings limitation for the duration of the critical shortage "waiver"

- The earnings limitations on re-employment of retirees in the Massachusetts public schools may be eased if the Department of Elementary and Secondary Education (ESE, formerly DOE) determines there is a "critical shortage" in a particular position. ESE has adopted regulation 603 CMR 7.03(b), allowing the Commissioner to deem that a district has a "critical shortage" upon the request of a superintendent and demonstration that the district has made a good-faith effort to hire non-retirees and has been unable to find them. The "critical shortage" application process is similar to that for requesting a waiver for certification.


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Rehiring retirees

### Reinstatement to service pursuant to M.G.L. c. 32 §105

- Allows members to "unretire"
- All pension benefits received must be repaid, plus 4.125% annual interest
- The reinstated member must remain in service for at least five full-time years
- Cost estimate worksheet at [www.mass.gov/perac/forms](http://www.mass.gov/perac/forms)

- Effective July 1, 2004, members of the MTRS (and the other MA contributory retirement systems) who retired under superannuation or termination retirement were allowed to reinstate as active members of the MTRS.
- In other words, retired members who agree to certain terms and conditions, can return to active membership in the MTRS and, in effect, "unretire." Under this provision, the retiree must pay back to the retirement system the total pension benefits received while retired, plus interest at the actuarial assumed rate of 4.125 percent. Additionally, the retiree must be employed in a full-time position subject to membership in the MTRS, for at least five full years from his or her reinstatement date, in order to accrue additional retirement benefits.
- Since this legislation was passed, only a very few MTRS retirees have reinstated.




Part 3: Timely updates Rehiring retirees 37

### Rehiring retirees

## Additional precautions

- Service rendered as a "consultant" or "leased employee" to a MA public school or agency **is** subject to the service and earnings restrictions
- Retirees may elect to waive or "freeze" their benefits if they are approaching their earnings or service limits
- If a retiree exceeds the allowable limits, the MTRS or the employer must recover all excess earnings from the retiree

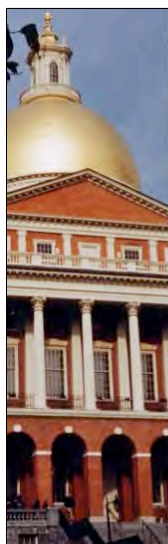


Part 3: Timely updates Rehiring retirees 38

### Rehiring retirees

## When to take deductions

- Do **not** take retirement deductions for a rehired retiree who...
  - is working under the rehiring restrictions,
  - is working under a critical shortage waiver, or
  - has temporarily waived or frozen his or her benefit to return to work
- **Do** take MTRS deductions for a retiree who has reinstated into service




Part 3

## Timely updates

### Rehiring retirees

### The recent "Pension Reform Act"

The Special Commission and possible additional reforms



Part 3: Timely updates The "Pension Reform Act" 40

## The "Pension Reform Act"

Chapter 21 of the Acts of 2009,  
the so-called "Pension Reform Act"

- Reform provisions
- What employers need to know:  
The changes in "regular compensation"
- MTRS guidance



Part 3: Timely updates The "Pension Reform Act" 41

## Reform provisions

- Change in the definition of **regular compensation**  
(excludes: housing allowances, annuities, and individual life and insurance premiums, auto/travel allowances)
- Prior to a member **refund**, employers to notify Board whether employee has outstanding debt to employer
- Mandates **direct deposit** of pension allowance for new retirees
- Allows local retirement systems to extend their **pension funding schedule** by two years
- Changes the retirement calculation method for **"dual members"**




Part 3: Timely updates The "Pension Reform Act" 42

## Reform provisions

Continued

- Prohibits creditable service for employees whose annual rate of compensation is **less than \$5,000**
- Eliminates termination retirement allowances for elected officials
- Increases the vesting requirement for elected officials from 6 years to 10 years
- Eliminates the "one day for one year of service" requirement for elected officials





Part 3: Timely updates The "Pension Reform Act" 43

What employers need to know:

### The changes in "regular compensation"

- Housing allowances, individual Life and Disability insurance premiums and Annuities ("LDAs") are no longer regular compensation effective July 1, 2009
- LDA provisions that were in a contract in effect on May 1, 2009 will be grandfathered as regular compensation until the expiration of the term of that contract, but no later than June 30, 2012




Part 3: Timely updates The "Pension Reform Act" 44

What employers need to know:

### The changes in "regular compensation"

Continued

- Contract term cannot be extended beyond the expiration of the term in effect on May 1, 2009 for the purpose of extending the grandfather provision
- LDA provisions in contracts whose terms automatically roll over without any new agreement or action by any party may be grandfathered through June 30, 2012



Part 3: Timely updates The "Pension Reform Act" 45


What employers need to know:

### The changes in "regular compensation"

Continued

- The conversion or renegotiation of one type of regular compensation (e.g., a grandfathered LDA) to another type of regular compensation (base salary) before June 30, 2012 will not, in and of itself, cause increased scrutiny by the MTRS when determining the three-year salary average
- The conversion or renegotiation of ineligible compensation (e.g., a non-grandfathered LDA) to base salary **will** result in increased scrutiny by the MTRS in order to determine whether the employer had knowledge of the member's retirement when making the conversion






Part 3: Timely updates The "Pension Reform Act" 46

### MTRS Guidance

- Broadcast e-mails to employers
- Check the Employers area on our website
- Submit questions by e-mail or through your Employer Service Representative



Part 3  
**Timely updates**

Rehiring retirees  
The recent "Pension Reform Act"

**The Special Commission and possible additional reforms**



Part 3: Timely updates The Special Commission 48

### Special Commission on pensions

- 17-member commission to study the Massachusetts Contributory Retirement System
- Final report to be filed with Legislature by the end of October
- Interim documents filed on September 1 with Legislature

Part 3: Timely updates The Special Commission 49



## Topics discussed by the Special Commission

- Defined benefit vs. defined contribution plan
- Participating in the Social Security system
- Increased COLA benefits for retirees
- Changes in the retirement formula
  - Review accrual/age factors
  - Review final-average-salary averaging period
- Capping pensions
- Establishing anti-spiking provisions
- Reducing the vesting period
- Increasing the interest paid on member contributions
- Employee and employer contribution rates

Part 3: Timely updates The Special Commission 50



## What's next...

- Final report to be filed by end of October
- Legislature to hold public hearings on report
- Governor and/or Legislators decide which provisions to file as legislation
- Legislation would follow the normal legislative process
- Check our website for updates on Special Commission Report once final report is filed



Parting thoughts... 51

Contact us!

### MTRS Employer Services unit

- Do you know the name of your district's MTRS representative?
- Forgot his or her number? No problem—look it up online at [www.mass.gov/mtrs](http://www.mass.gov/mtrs)!
- Contact us by...
  - Phone 617-679-6895
  - Fax 617-679-1661
  - E-mail [empsup@trb.state.ma.us](mailto:empsup@trb.state.ma.us)

- Each school district has an assigned MTRS Employer Services Representative who is available to provide information and technical assistance.
- For Representatives' names, e-mail addresses and phone numbers, please go to **mass.gov/mtrs > Employers > Contact Employer Services**.



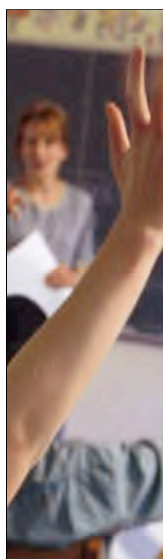
Parting thoughts... 52

Stay in touch

### Be sure to keep your contact data current...

- Send us an e-mail when there are changes in personnel or other contact info in your district's...
  - Administrative personnel (superintendent, payroll officer, business manager, etc.)
  - Mailing address
  - Phone or fax numbers
  - E-mail or website addresses
- Send your updates to **[empsup@trb.state.ma.us](mailto:empsup@trb.state.ma.us)**

- Please keep your district's contact information current to ensure that you receive MTRS announcements, mailings and broadcast e-mails.

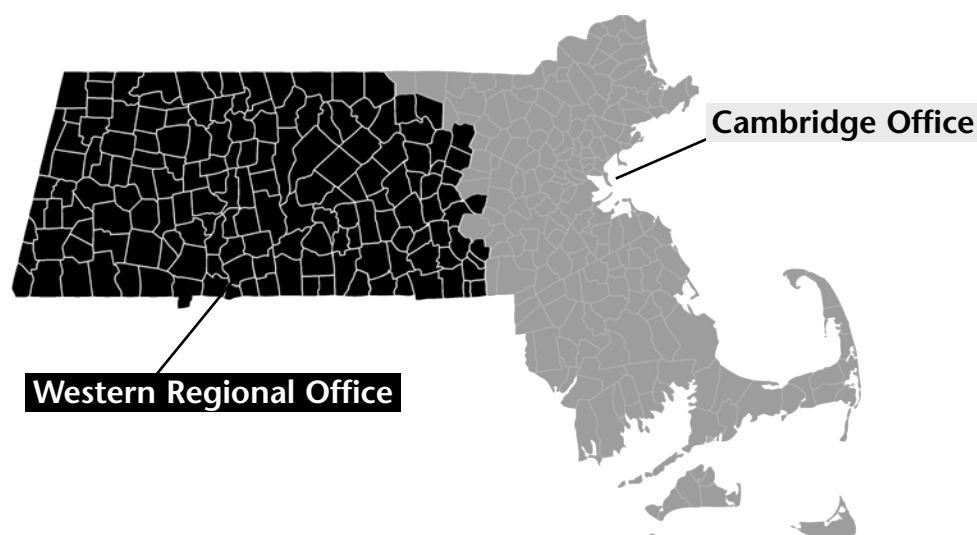


### Q&A?

Please remember to complete your program evaluation form and give it to one of us before you leave...

**Thank you for coming today!**

- Please be sure to complete your program evaluation form and leave it with one of our representatives. We need and value your honest feedback!

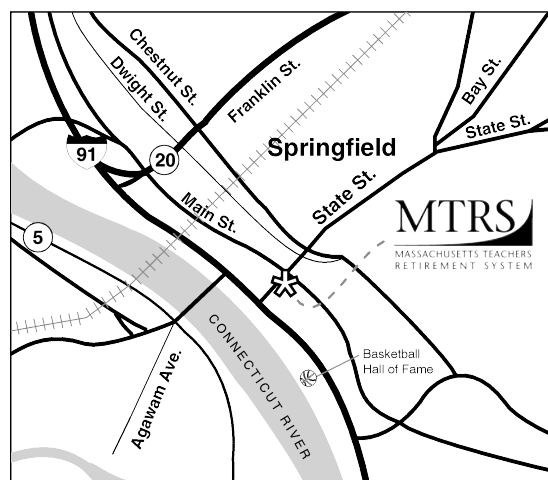


## Contacting us

The MTRS operates two offices; depending on where you are located, your employees should contact the office in Cambridge or in Springfield.

### If you have questions...

Employers should contact the Employer Services unit in our Cambridge office for information.



### Western Regional Office

Located at the intersection of State and Main Streets, diagonally across from the Springfield Civic Center

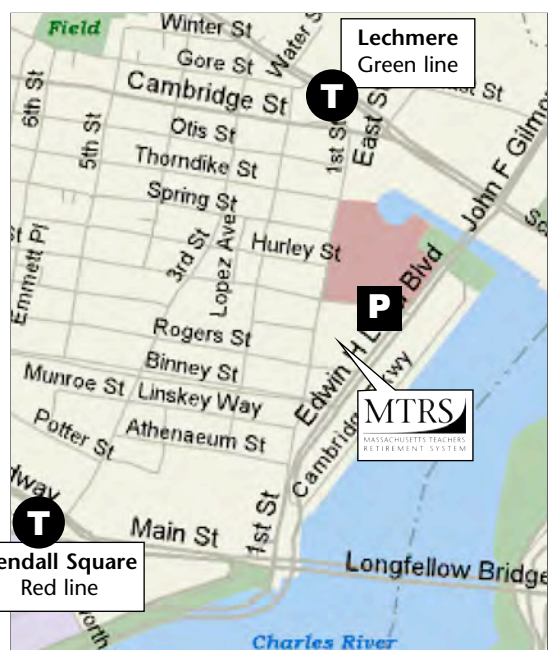
101 State Street, Suite 210  
Springfield, MA 01103-2066

**Phone** 413-784-1711

**Fax** 413-784-1707

Hours: 8:45 a.m. – 5 p.m.,  
Monday through Friday

Parking is available at the Bliss Street  
Parking Garage and on the street  
at meters



### Cambridge Office

Located adjacent to the CambridgeSide Galleria shopping mall and within walking distance of the Lechmere MBTA green line station

One Charles Park  
Cambridge, MA 02142-1206

**Phone** 617-679-MTRS (6877)

**Fax** 617-679-1661 (main office)

Hours: 8:45 a.m. – 5 p.m.,  
Monday through Friday

Parking is available across the street at  
the CambridgeSide Galleria shopping  
mall garage

### Phone

To reach a representative,  
call **617-679-6895**, or, for  
a specific person, dial  
617-679-[ext]

Mary Ellen Bernier . . . 6857

Mary Lynn Chu . . . . 6826

Christine Connell . . . 6896

Lachelle Drayton. . . . 6879

Robert George . . . . 6869

David Harbison. . . . 6873

Kathleen Kreatz . . . . 6856

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